

Benefit Bank part of state's economic revival plan

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By Ariel Miller, ECSF Executive Director

On Monday April 30, the phone at Christ Church Dayton rang off the hook. The downtown parish is the hub of Dayton's first - and still its only - team trained to use the Benefit Bank, a web-based tool to help low-income people learn about public benefits and make it much less daunting to apply.

The Friday before, Governor Strickland had given a speech in Cleveland naming the Benefit Bank as a key part of his strategy to revitalize the state's economy. Its role will be to connect eligible Ohioans to access more than \$1 billion a year in unclaimed tax credits, food stamps and other public benefits – over 80% of it in federal dollars. The speech made headlines across the state, triggering news stories in both the Saturday and Sunday *Dayton Daily News*.

Strickland also announced that he has appointed Columbus attorney Ralph Gildehaus to work full time as director of the Ohio Benefit Bank in the Governor's Office of Faith-based and Community Initiatives. Gildehaus, formerly of Porter, Wright, has a distinguished record of civic work including serving on the board of Neighborhood House in Columbus, a Jubilee Center of the Episcopal Church recognized nationally for its community development work. One of Gildehaus' top priorities is to use the Benefit Bank to reduce the administrative and logistical barriers that make it so hard for applicants and county caseworkers to complete enrollment in food stamps or Medicaid.

A week after the Governor's speech, Christ Church rector John Paddock and deacon-in-training Arthur Mills were conferring with top Montgomery County administrators on how they could work together to get more eligible Daytonians enrolled.

The Governor's speech, Gildehaus' new role, and the meeting in Dayton are the latest fruits of two years linking the diocese's Episcopal Community Services Foundation, Ohio non-profits, and state and county officials in a daring attempt to lift people out of poverty (see Benefit Bank timeline, this issue).

They are connecting through a shared determination to help Ohio's families bridge the growing gap between wages and the cost of living. A study by the Economic Policy Institute reports that in Ohio "more than a fifth of the nearly two million people living in working families with up to three young children cannot cover basic needs with their earned income, a share of the population which has not decreased since 2001."

(www.policymattersohio.org/making_ends_meet_2006.htm.)

Food stamps, Medicaid, and child care subsidies are key to Congress' welfare reform strategy launched in the late 1990's. Now seen as "work supports," these programs help low-wage people stay employed by bridging the gap between wages and the cost of living. The same is true of the Earned Income Tax Credit (EITC) and federal child tax credits, which can add over \$5,000 a year in new money to the budgets of working parents. The EITC is currently the United States' single most effective quick tool for lifting working families above the poverty level. Many taxpayers don't know they qualify, or lose a significant part of the value by paying tax preparation fees and usurious interest on refund anticipatory loans aggressively marketed by storefront tax firms.

The same disconnect occurs with food stamps, Medicaid and child care subsidies. Working parents who can't afford family health coverage may not know their children are eligible for Medicaid. New budget proposals by Governor Strickland, if approved, will make many more Ohio children eligible.

Families juggling jobs and child care prefer going to a local church food pantry to trying to deal with the county “welfare” process. Ohio currently requires food stamps to have face to face interviews with county caseworkers, often missing work in the process. Many applications are stalled or sunk by the requirement to submit an array supporting documents such as verifications from current and past employers.

Meanwhile, churches and grassroots non-profits are deluged with requests for aid far beyond their resources. Our emergency assistance would go much farther if we could connect the eligible families we serve to food stamps, Medicaid, energy assistance, and child care.

Thanks to a three-year grant from the Jessie Ball DuPont Fund, ECSF began recruiting churches in 2005 to add public benefits outreach to their ongoing community ministry. When the National Council of Churches launched the Ohio Benefit Bank software in January, 2006, ECSF organized the first training classes in this state.

Volunteers are certified to use the free software for both taxes and public benefits after only 12 hours of training. The only equipment needed to use the program is a computer, high speed internet, and printer. The DuPont grant has enabled ECSF to rent computer labs to provide the training for free, as well as purchasing computers and printers for several churches and affiliated non-profits. Since January, 2006, Episcopal volunteers have been offering Benefit Bank services in a great variety of settings, from the weekly community supper at the Cathedral to Gladden House in the Franklinton neighborhood of Columbus.

By the time this year’s tax returns were due April 17, ECSF and the Ohio Association of Second Harvest Foodbanks (OASHF) had trained people in over 200 sites across the state to use the Benefit Bank. Though less than half started using the software by mid-April, those that did completed state and federal tax returns for over 1,000 households, compared to 49 last year. This year’s refunds and credits totaled more \$1,244 million, 20 times the dollars generated by last year’s effort.

Getting food stamps, Medicaid, or child care is much harder than getting a tax refund: filling out the application is only the first of many steps. ECSF’s top Benefit Bank goal this year is to build partnerships like that between Christ Church Dayton and Montgomery County to reduce the bureaucratic bottlenecks. The creativity of Episcopal volunteers and county officials is already producing some important breakthroughs that promise to reduce everyone’s frustration and bringing a lot of new federal money into the budgets of poor people as well as local economies.

In the Governor’s Office, Ralph Gildehaus will be working with top state officials on the possibility of electronically submitting applications and supporting documents from Benefit Bank sites like churches directly into the state welfare database. Caseworkers would still review the applications and make the eligibility determinations, but this technological improvement would slash the time caseworkers currently spend on each case keying in information, enabling them to serve far more people. OASHF and Legal Aid are playing a crucial role in working with state officials and legislators to start using waivers available under federal law that could streamline the process further.

To learn more about this work and how you can get involved, contact me at ECSF@eos.net or 513-221-0547